

From: Howard Fox [mailto:hifox@aol.com]
Sent: Sunday, September 20, 2015 1:51 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

To the Department of Labor (e-ORI@dol.gov):

I strongly support increased consumer protections, including prohibiting conflicts of interest; requiring that the investor's interests be placed first; and providing that investment brokers and advisers owe a fiduciary duty to investors.

Given that I am approaching retirement age, this is a matter of substantial concern for me, and I hope that you will do the right thing despite industry pushback.

Sincerely,
Howard Fox
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